

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE  
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

JAMES ARTHUR STOKES, III,	)	
	)	
Plaintiff,	)	
	)	CIVIL ACTION NO.
v.	)	2:18cv51-MHT
	)	(WO)
CREDIT ONE BANK,	)	
	)	
Defendant.	)	

OPINION

Plaintiff filed this lawsuit, in forma pauperis, asserting a variety of federal and state-law claims arising out of (1) a debt he contends defendant should have discharged, (2) defendant's failure to respond to his document requests, and (3) defendant's debt-collection efforts. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that plaintiff's federal claims be dismissed as frivolous or for failure to state a claim upon which relief may be granted, that the court decline to exercise supplemental jurisdiction over his state claims, and that the pending motion to dismiss be

denied as moot. There are no objections to the recommendation. After an independent and de novo review of the record, the court concludes that the magistrate judge's recommendation should be adopted.

An appropriate judgment will be entered.

DONE, this the 15th day of July, 2019.

/s/ Myron H. Thompson  
UNITED STATES DISTRICT JUDGE